

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

DEBORAH J. SULENSKI,

Plaintiff,

Case No.

-vs-

HON.

**UNUM LIFE INSURANCE COMPANY
OF AMERICA,**
a Maine corporation,

Defendant.

CHARLES W. PALMER (P29271)
Attorney for Plaintiff
140 Elm Street
Wyandotte, MI 48192
(734) 284-5550
cpalmerpc@sbcglobal.net

COMPLAINT

Plaintiff, Deborah J. Sulenski, by and through her attorney, Charles W. Palmer, P.C., says
as follows:

1. Plaintiff is a resident of the City of Walled Lake, Oakland County, Michigan.
2. Defendant UNUM Life Insurance Company of America is a Maine corporation,
which is doing business in the State of Michigan.
3. This Court has jurisdiction pursuant to ERISA, 29 U.S.C. § 1132(e) and 28 U.S.C.
§ 1131.
4. Venue in this Court is appropriate because the actions complained of herein
occurred in the Eastern District of Michigan, Southern Division.
5. Plaintiff was the beneficiary of a long-term disability contract with defendant
UNUM Life Insurance Company of America through her former employer.

6. Defendant has denied plaintiff's appeal of its decision denying continuing long-term disability benefits after July 17, 2015.

7. Plaintiff has exhausted all administrative remedies prior to bringing this action.

8. Plaintiff's claim seeks to recover benefits, enforce rights, including a clarified right to future benefits under 29 U.S.C. §1132(a)(i)(B).

9. Defendant's denial of plaintiff's long-term disability benefits was arbitrary and capricious and is not supported by substantial evidence in the administrative record.

WHEREFORE, plaintiff requests this Honorable Court enter judgment for plaintiff against defendant for damages, including past, present and future long-term disability benefits and attorney fees pursuant to 29 U.S.C. §1132, and any other relief this Court deems equitable, just and proper.

Dated: March 1, 2016

Respectfully submitted,

s/ Charles W. Palmer

CHARLES W. PALMER (P29271)
Attorney for Plaintiff
140 Elm Street
Wyandotte, MI 48192
(734) 284-5550
cpalmerpc@sbcglobal.net

CERTIFICATION OF SERVICE

I hereby certify that on March 1, 2016, I electronically filed the foregoing Complaint with the Clerk of the Court using the ECF system.

s/ Charles W. Palmer

CHARLES W. PALMER (P29271)
Attorney for Plaintiff
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